

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

IN THE MATTER OF:

SONYA ANDERSON,

Debtor.

Case No. 21-14750-lsg

Honorable LISA S. GRETCHKO

Chapter 7

8643 Kinloch  
Dearborn Heights, MI 48127  
XXX-XX-3680

LEASE ASSUMPTION AGREEMENT

I agree to assume the Lease Agreement ("Lease"), described below (See Description of Lease), with Lincoln Automotive Financial Services, ("Creditor") pursuant to 11 U.S.C. §365(p) and agree to make the monthly payments, listed below (See Payments Due Under Lease) required under the Lease, which is hereby incorporated by reference. I further agree to be bound by all the terms and conditions of the Lease including but not limited to any and all liability for excess mileage, excess wear and use, and any other amounts required by the Lease. I agree that any protections afforded under 11 U.S.C. §524(a) do not apply to this Lease.

Description of Lease

Lease Date: April 20, 2021

Vehicle Description: 2021 Lincoln Aviator (VIN: 5LM5J7XC0MGL09341)

Account No.: 5278

Payments Due Under Lease

The next monthly lease payment under the lease is due on June 20, 2021. I agree to continue to make my monthly lease payments as required under the Lease on the 20<sup>th</sup> day of each month until the lease termination date. The lease termination date is: April 20, 2024. In addition to my normal monthly payments, I agree to cure the default, if any, listed below:

Payments on the Lease ☐ are ☒ are not in default.

I will pay \$821.60 a month for 34 months according to the terms and conditions of the Lease Agreement.

I assume the Lease through this Lease Assumption Agreement,

Date: 6/30/21

/s/

Sonya Anderson

Lessee (Debtor)

/s/

N/A

Co-Lessee (Co-Debtor)

Approved by Debtor's Attorney:

/s/

R. Thomas Bidari

Date:

7-1-21

R. Thomas Bidari, Law Offices of R. Thomas Bidari PC, 204 Oak St., Wyandotte, MI 48192, (734) 283-5100, lawoffices@wyandotte.org

Accepted by Creditor by its Attorney or Agent: /s/

Cassandra Maynard

Date:

7/2/2021

Kilpatrick & Associates, P.C., 903 North Opdyke Road, Suite C, Auburn Hills, MI 48326, (248) 377-0700, ecf@kialaw.com

Printed or Typed Name:

/s/

Cassandra Maynard

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

IN THE MATTER OF:

SONYA ANDERSON,

Debtor.

8643 Kinloch  
Dearborn Heights, MI 48127  
XXX-XX-3680


Case No. 21-44750-lsg  
Honorable LISA S. GRETCHKO  
Chapter 7

STIPULATION FOR ASSUMPTION OF THE LEASE AGREEMENT  
BETWEEN DEBTOR AND LINCOLN AUTOMOTIVE FINANCIAL SERVICES


Lincoln Automotive Financial Services ("Creditor") and the Debtor, and her undersigned counsel, who hereby stipulate and agree to the Assumption of the Lease Agreement between Creditor and the Debtor regarding the lease of a 2021 Lincoln Aviator (VIN: 5LM5J7XC0MGL09341) under the terms of the Lease Assumption Agreement attached hereto. The Debtor agrees to comply with the terms and conditions of the Lease Agreement and waive the effect of the discharge under 11 U.S.C. §524(a) as to the assumed Lease Agreement.

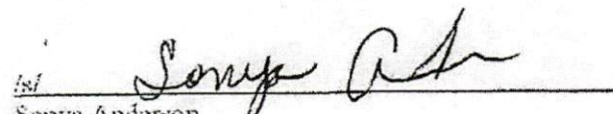
STIPULATED TO:

LAW OFFICES OF R. THOMAS BIDARI PC

  
R. THOMAS BIDARI, ESQ. (P 41618)  
Attorney for Debtor  
Law Offices of R. Thomas Bidari PC  
204 Oak St.  
Wyandotte, MI 48192  
lawoffices@wym.org  
(734) 283-5100

KILPATRICK & ASSOCIATES, P.C.

  
CASSANDRA H. WEYANT, ESQ. (P83509)  
Attorneys for Creditor, Lincoln Automotive Financial  
Services  
903 North Opdyke Road, Suite C  
Auburn Hills, MI 48326  
ccf@kaalaw.com  
(248) 377-0700

  
Sonya Anderson  
Debtor  
8643 Kinloch  
Dearborn Heights, MI 48127

Date: June 30, 2021



**Fill in this information to identify your case:**

Debtor 1 Sonya Anderson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 1061**

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Occupation**

**Employer's name**

**Employer's address**

**Debtor 1**

- ☒ Employed
- ☐ Not employed

Commercial Booking Analyst

Comerica Bank

39200 W Six Mile  
Livonia, MI 48152

**Debtor 2 or non-filing spouse**

- ☐ Employed
- ☐ Not employed

How long employed there? \_\_\_\_\_

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**For Debtor 1**

**For Debtor 2 or non-filing spouse**

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 4,103.76 \$ N/A

**3. Estimate and list monthly overtime pay.**

3. +\$ 0.00 +\$ N/A

**4. Calculate gross income.** Add line 2 + line 3.

4. \$ 4,103.76 \$ N/A

	For Debtor 1	For Debtor 2 or non-filing spouse
4. <b>Copy line 4 here</b>	\$ <b>4,103.76</b>	\$ <b>N/A</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	\$ <b>843.76</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	\$ <b>0.00</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	\$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	\$ <b>0.00</b>	\$ <b>N/A</b>
5e. Insurance	\$ <b>0.00</b>	\$ <b>N/A</b>
5f. Domestic support obligations	\$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	\$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify:	\$ <b>0.00</b>	\$ <b>N/A</b>
6. <b>Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ <b>843.76</b>	\$ <b>N/A</b>
7. <b>Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	\$ <b>3,260.00</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ <b>0.00</b>	\$ <b>N/A</b>
8b. <b>Interest and dividends</b>	\$ <b>0.00</b>	\$ <b>N/A</b>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ <b>103.00</b>	\$ <b>N/A</b>
8d. <b>Unemployment compensation</b>	\$ <b>0.00</b>	\$ <b>N/A</b>
8e. <b>Social Security</b>	\$ <b>0.00</b>	\$ <b>N/A</b>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	\$ <b>0.00</b>	\$ <b>N/A</b>
8g. <b>Pension or retirement income</b>	\$ <b>0.00</b>	\$ <b>N/A</b>
8h. <b>Other monthly income.</b> Specify:	\$ <b>0.00</b>	\$ <b>N/A</b>
9. <b>Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ <b>103.00</b>	\$ <b>N/A</b>
10. <b>Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ <b>3,363.00</b>	\$ <b>N/A</b>
11. <b>State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		\$ <b>0.00</b>
12. <b>Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		\$ <b>3,363.00</b>
		<b>Combined monthly income</b>
13. <b>Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Sonya Anderson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

13

☐ No

☒ Yes

Granddaughter

13

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,208.27

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00



6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>200.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>63.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>150.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>300.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>150.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>45.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>50.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>100.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>162.50</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>IRS</b>	16. \$ <u>85.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>780.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>3,343.77</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>3,343.77</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>3,363.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,343.77</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>19.23</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**  
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: \_\_\_\_\_